

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known

Sheet	1	of	11	Application Number	09/704,838
				Filing Date	November 1, 2000
				First Named Inventor	Richard E. Sloan
				Art Unit	3694
				Examiner Name	Apple, Kirsten Sachwitz
				Attorney Docket Number	10761.0183-05

U.S. PATENTS AND PUBLISHED U.S. PATENT APPLICATIONS

Examiner Initials	Cite No.	Document Number	Issue or Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	1	US-4,455,609	06-19-1984	Inamura et al.	
	2	US-4,597,046	06-24-1986	Musmanno et al.	
	3	US-5,077,665	12-31-1991	Silverman et al.	
	4	US-5,126,936	06-30-1992	Champion et al.	
	5	US-5,136,501	08-04-1992	Silverman et al.	
	6	US-5,161,103	11-03-1992	Kosaka et al.	
	7	US-5,481,476	01-02-1996	Windig	
	8	US-5,615,109	03-25-1997	Eder	
	9	US-5,745,885	04-28-1998	Mottola et al.	
	10	US-5,774,878	06-30-1998	Marshall	
	11	US-5,774,880	06-30-1998	Ginsberg	
	12	US-5,774,883	06-30-1998	Anderson et al.	
	13	US-5,806,048	09-08-1998	Kiron et al.	
	14	US-5,809,484	09-15-1998	Mottola et al.	
	15	US-5,812,988	09-22-1998	Sandretto	
	16	US-5,819,237	10-06-1998	Garman	
	17	US-5,857,176	01-05-1999	Ginsberg	
	18	US-5,864,828	01-26-1999	Atkins	
	19	US-5,873,071	02-16-1999	Ferstenberg et al.	
	20	US-5,911,136	06-08-1999	Atkins	
	21	US-5,913,202	06-15-1999	Motoyama	
	22	US-5,920,848	07-06-1999	Schutzer et al.	
	23	US-5,930,762	07-27-1999	Masch	
	24	US-5,950,176	09-07-1999	Keiser et al.	
	25	US-5,987,433	11-16-1999	Crapo	
	26	US-5,987,434	11-16-1999	Libman	
	27	US-6,018,768	01-25-2000	Ullman et al.	
	28	US-6,026,382	02-15-2000	Kalthoff	
	29	US-6,029,153	02-22-2000	Bauchner et al.	
	30	US-6,055,517	04-25-2000	Friend et al.	
	31	US-6,085,175	07-04-2000	Gugel et al.	
	32	US-6,112,181	08-29-2000	Shear et al.	
	33	US-6,119,103	09-12-2000	Basch et al.	

Examiner Signature		Date Considered	
--------------------	--	-----------------	--

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /K.A./

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known

Sheet	3	of	11	Application Number	09/704,838
				Filing Date	November 1, 2000
				First Named Inventor	Richard E. Sloan
				Art Unit	3694
				Examiner Name	Apple, Kirsten Sachwitz
				Attorney Docket Number	10761.0183-05

FOREIGN PATENT DOCUMENTS

64	WO 2001/22253	03-29-2001	DKG		
65	WO 1998/14902	04-09-1998	The Quantum Consultancy Group (Proprietary) Ltd.		
66	WO 1998/38558	09-03-1998	Citibank, N.A.		

NONPATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Translation ⁹
	67	"GE Center for Financial Learning; Planning Tools, 'How Much Am I Spending?' " Internet Article, Online! 1999-2000. Retrieved from the Internet: www.financiallearning.com/ge/calculator.jsp?oid=9705&BV_SessionID=@@@@1126282150.1003930066@@@&BV_EngineID=cadccfkmghkgbedcgceckh.0 on Oct. 24, 2001; 3 pgs.	
	68	AKERS, Robert L., SCIFINANCE. (data processing in the securities industry), AI Magazine, Summer, 2001.	
	69	BACCHUS, F. et al. "Planning for Temporally Extended Goals" 13th International Conference on AI, Portland, OR, 1996; AAAI-96 Proceedings, pp. 1215-1222.	
	70	BELLONE, R. "Forecast Your Clients' Financial Future" Accounting Technology, Vol. 12, No. 3, 1996. Retrieved from the Internet: http://proquest.umi.com on June 19, 2002; 6 pgs.	
	71	BOOKER, E. "A Think-Tank Vision" Internetweek.com, September 10, 1999. Retrieved from the Internet: www.internetwk.com ; 3 pgs.	
	72	CAMPBELL, T. "Get Plugged In: Service with a :-)" Sales and Marketing Management, Vol. 151, Issue 3, Mar 1999; pages 62-68. Retrieved from the Internet: http://proquest.umi.com on March 4, 2003.	
	73	CAREY, T. "Putting the Brains in Your PC" Barrons, Vol. 78, Issue 49, 1998. Retrieved from the Internet: http://proquest.umi.com on June 18, 2002; 4 pgs.	
	74	CHANG, Kurt, Solving pattern data exchange problems: standards development revived, From Bobbin, 10/01/2000.	
	75	CURRIN, Cliff, Financial Risk Management in Action. (petrochemicals industry), Chemical Week, Sept. 26, 2001.	
	76	DAS, S. "Increasing Agent Autonomy by Learning From Events" PADD98; 2nd Int'l. Conf. on the Practical application of Knowledge Discovery and Data Mining; London, UK, 1998; pgs. 241-60.	
	77	Dayco Statement Regarding Related Applications filed in U.S. Patent Application No. 09/520,580 on November 26, 2003.	
	78	DEB, K. "Solving Goal Programming Problems Using Multi-Objective Genetic Algorithms" Proceedings of the Congress on Evolutionary Computing, July 6-9, 1999; pp. 77-84.	
	79	EPSTEIN, E. "Converging Future" InfoWorld News, January 7, 2000. Retrieved from the Internet: http://sandbox.xerox.com ; 8 pgs.	
	80	European Patent Application No. 00976918.3 (Publication No. EP 1228470), Communication pursuant to Article 96(2) EPC, with Annex to the communication; Date: October 24, 2002.	
	81	European Patent Application No. 00991933.3 (Publication No. EP 1228473), Communication pursuant to Article 94(3) EPC, with Annex to the communication; Date: February 16, 2009.	
	82	European Patent Application No. 01927371.3 (Publication No. EP 1269386), Communication pursuant to Article 96(2), with Annex to the communication; Date: June 5, 2003.	
	83	European Patent Application No. 01927371.3 (Publication No. EP 1269386), Decision to refuse a European Patent Application, with Annex to the communication; Date: March 17, 2005.	

Examiner Signature	Date Considered
--------------------	-----------------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /K.A./

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Sheet	4	of	11	Application Number	09/704,838
				Filing Date	November 1, 2000
				First Named Inventor	Richard E. Sloan
				Art Unit	3694
				Examiner Name	Apple, Kirsten Sachwitz
				Attorney Docket Number	10761.0183-05

NONPATENT LITERATURE DOCUMENTS

84	European Patent Application No. 01927371.3 (Publication No. EP 1269386), Minutes of the oral proceedings before the Examining Division; Date of Proceedings: February 17, 2005, Date of Minutes: March 17, 2005.	
85	European Patent Application No. 01927371.3 (Publication No. EP 1269386), Summons to attend oral proceedings, with Annex to the communication; Date: October 27, 2004.	
86	European Patent Application No. 02759326.8 (Publication No. EP 1419468), Communication pursuant to Article 96(2) EPC, with Annex to the communication; Date: September 19, 2005.	
87	European Patent Application No. 02759326.8 (Publication No. EP 1419468), Minutes of the oral proceedings before the Examining Division, with Annex to the communication; Date of Proceedings: November 4, 2009, Date of Minutes: December 10, 2009.	
88	European Patent Application No. 02759326.8 (Publication No. EP 1419468), Summons to attend oral proceedings, with Annex to the communication; Date: January 28, 2009.	
89	European Patent Application No. 02765975.4 (Publication No. EP 1423772), Supplementary Search Report; Date of Mailing: August 2, 2006.	
90	European Patent Application No. 02765976.2 (Publication No. EP 1423813), Communication pursuant to Article 96(2) EPC, with Annex to the communication; Date: February 10, 2005.	
91	European Patent Application No. 02765976.2 (Publication No. EP 1423813), Communication regarding the declaration under Rule 45 EPC, with Annex to the communication; Date: July 1, 2004.	
92	European Patent Application No. 02765976.2 (Publication No. EP 1423813), Decision to refuse a European Patent application; Date: January 21, 2008.	
93	European Patent Application No. 02765976.2 (Publication No. EP 1423813), Minutes of the oral proceedings before the Examining Division, with Annexes to the communication; Date of Proceedings: November 27, 2007; Date of Minutes: January 21, 2008.	
94	European Patent Application No. 02765976.2 (Publication No. EP 1423813), Result of consultation of November 19, 2007 with Annex to the communication; Date: November 23, 2007.	
95	European Patent Application No. 02794694.6 (Publication No. EP 1423815), Communication pursuant to Article 96(2) EPC, with Annex to the communication; Date: July 20, 2006.	
96	European Patent Application No. 02794694.6 (Publication No. EP 1423815), Communication regarding the declaration under Rule 45 EPC, with Annex to the communication; Date: October 29, 2004.	
97	European Patent Application No. 02802758.9 (Publication No. EP 1435033), Communication regarding the declaration under Rule 45 EPC, with Annex to the communication; Date: March 27, 2006.	
98	European Patent Application No. 02802758.9 (Publication No. EP 1435033), Minutes of the oral proceedings before the Examining Division, with Annexes to the communication; Date of Proceedings: June 17, 2009, Date of Minutes: June 30, 2009.	
99	European Patent Application No. 02802758.9 (Publication No. EP 1435033), Summons to attend oral proceedings, with Annex to the communication; Date: March 5, 2009.	
100	European Patent Application No. EP 01927370.5 (Publication No. EP 1264245), Communication pursuant to Article 96(2) EPC, with Annex to the communication; Date: August 6, 2007.	
101	FANO, A.E. "A strategy-based theory of planning for goal-based scenario-learning environments" Dissertation Abstracts International, Vol. 57, Issue 11-B, 1996. Retrieved from Dialog, File 35: Dissertation Abs Online, 1 pg.	
102	FANO, A.E. "Shopper's Eye: Using Location-based filtering for a Shopping Agent in the Physical World" Proceedings of the 2nd International Conference on Autonomous Agents, May 9-13, 1998. Retrieved from Dialog, File 2: INSPEC, 2 pgs.	

Examiner Signature	Date Considered
--------------------	-----------------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /K.A./

IDS Form PTO/SB/08: Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Application Number	09/704,838
				Filing Date	November 1, 2000
				First Named Inventor	Richard E. Sloan
				Art Unit	3694
				Examiner Name	Apple, Kirsten Sachwitz
Sheet	5	of	11	Attorney Docket Number	10761.0183-05

NONPATENT LITERATURE DOCUMENTS					
103	FISCHER, D.E. et al. Security Analysis and Portfolio Management. Fifth Edition. Prentice-Hall, Inc., New Jersey, 1991; pgs. 89-158.				
104	GAPENSKI, Louis C., Debt-Maturity Structures Should Match Risk Preferences, (statistical data included), Healthcare Financial Management Dec., 1999.				
105	International Patent Application No. PCT/US00/30389 (Publication No. WO 01/33467), Declaration of Non-Establishment of International Search Report Under PCT Article 17(2)(a); Date of Mailing: September 18, 2001.				
106	International Patent Application No. PCT/US00/30389 (Publication No. WO 01/33467), International Preliminary Examination Report; Date of Completion: August 15, 2002.				
107	International Patent Application No. PCT/US00/30423 (Publication No. WO 01/33402), Declaration of Non-Establishment of International Search Report Under PCT Article 17(2)(a); Date of Mailing: November 5, 2001.				
108	International Patent Application No. PCT/US00/30423 (Publication No. WO 01/33402), International Preliminary Examination Report; Date of Completion: September 14, 2003.				
109	International Patent Application No. PCT/US00/41850 (Publication No. WO 01/37187), Declaration of Non-Establishment of International Search Report Under PCT Article 17(2)(a); Date of Mailing: February 5, 2002.				
110	International Patent Application No. PCT/US00/41850 (Publication No. WO 01/37187), International Preliminary Examination Report; Date of Completion: September 7, 2002.				
111	International Patent Application No. PCT/US00/41852 (Publication No. WO 01/33474), Declaration of Non-Establishment of International Search Report Under PCT Article 17(2)(a); Date of Mailing: September 25, 2001.				
112	International Patent Application No. PCT/US00/41852 (Publication No. WO 01/33474), International Preliminary Examination Report; Date of Completion: July 26, 2002.				
113	International Patent Application No. PCT/US00/41855 (Publication No. WO 01/67334), Declaration of Non-Establishment of International Search Report Under PCT Article 17(2)(a); Date of Mailing: August 23, 2001.				
114	International Patent Application No. PCT/US00/41855 (Publication No. WO 01/67334), International Preliminary Examination Report; Date of Completion: February 10, 2002.				
115	International Patent Application No. PCT/US00/41872 (Publication No. WO 01/33476), Declaration of Non-Establishment of International Search Report Under PCT Article 17(2)(a); Date of Mailing: May 28, 2003.				
116	International Patent Application No. PCT/US00/41872 (Publication No. WO 01/33476), International Preliminary Examination Report; Date of Completion: April 8, 2005.				
117	International Patent Application No. PCT/US01/40213 (Publication No. WO 01/65907), Declaration of Non-Establishment of International Search Report Under PCT Article 17(2)(a); Date of Mailing: June 15, 2001.				
118	International Patent Application No. PCT/US01/40213 (Publication No. WO 01/65907), International Preliminary Examination Report; Date of Completion: October 16, 2003.				
119	International Patent Application No. PCT/US01/40213 (Publication No. WO 01/65907), Written Opinion; Date of Mailing: April 4, 2003.				
120	International Patent Application No. PCT/US01/40214 (Publication No. WO 01/67340), International Preliminary Examination Report; Date of Completion: July 28, 2002.				
121	International Patent Application No. PCT/US01/40214 (Publication No. WO 01/67340), International Search Report; Date of Mailing: November 9, 2001.				
122	International Patent Application No. PCT/US02/25488 (Publication No. WO 03/17040), International Preliminary Examination Report; Date of Completion: May 19, 2004.				
123	International Patent Application No. PCT/US02/25488 (Publication No. WO 03/17040), International Search Report; Date of Mailing: June 23, 2003.				

Examiner Signature	Date Considered
--------------------	-----------------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /K.A./

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

				Application Number	09/704,838
				Filing Date	November 1, 2000
				First Named Inventor	Richard E. Sloan
				Art Unit	3694
				Examiner Name	Apple, Kirsten Sachwitz
Sheet	6	of	11	Attorney Docket Number	10761.0183-05

NONPATENT LITERATURE DOCUMENTS

124	International Patent Application No. PCT/US02/25489 (Publication No. WO 03/14884), International Preliminary Examination Report; Date of Completion: July 2, 2003.	
125	International Patent Application No. PCT/US02/25489 (Publication No. WO 03/14884), International Search Report; Date of Mailing: March 6, 2003.	
126	International Patent Application No. PCT/US02/25491 (Publication No. WO 03/17041), International Preliminary Examination Report; Date of Completion: June 26, 2003.	
127	International Patent Application No. PCT/US02/25491 (Publication No. WO 03/17041), International Search Report; Date of Mailing: May 29, 2003.	
128	International Patent Application No. PCT/US02/25492 (Publication No. WO 03/39227), International Preliminary Examination Report; Date of Completion: November 2, 2003.	
129	International Patent Application No. PCT/US02/25492 (Publication No. WO 03/39227), International Search Report; Date of Mailing: August 18, 2003.	
130	International Patent Application No. PCT/US02/25500 (Publication No. WO 03/17168), Declaration of Non-Establishment of International Search Report Under PCT Article 17(2)(a); Date of Mailing: April 22, 2003.	
131	International Patent Application No. PCT/US02/25500 (Publication No. WO 03/17168), International Preliminary Examination Report; Date of Completion: January 12, 2004.	
132	Intuit Press Release, "CNNfn.com and Intuit Announce Quicken.com on Fn, the Premier Personal Financial Resource on the Web" December 2, 1997; 2 pgs.	
133	JAFFE, L.A. "Quicken Financial Planner" Harvard Computer Review, Vol. 14, No. 1, Apr. 1997.	
134	KLEINMUNTZ, Don N., Measuring and managing risk improves strategic financial planning, Healthcare Financial Management, June, 1999.	
135	MEAHDR, M. "The ABC's of Netscape Composer" SYBEX, San Francisco-Paris-Dusseldorf-Soest, 1997; pg. 15, 66.	
136	MORTENSON, P. "Financial Planning by Computer" Best's Review (Life+Health), Vol. 85, No. 2, 1984; pgs. 38, 40.	
137	NELSON, S.L. Quicken 98 for Windows for Dummies. IDG Books Worldwide, Inc., 1998. Table of Contents, 15 pgs.	
138	Office Action issued in U.S. Patent Application No. 09/430,993; Date Mailed: August 29, 2002.	
139	Office Action issued in U.S. Patent Application No. 09/431,389; Date Mailed: November 7, 2001.	
140	Office Action issued in U.S. Patent Application No. 09/431,390; Date Mailed: October 24, 2001 (as indicated on the USPTO file wrapper table of contents).	
141	Office Action issued in U.S. Patent Application No. 09/431,394; Date Mailed: July 15, 2002.	
142	Office Action issued in U.S. Patent Application No. 09/431,417; Date Mailed: June 15, 2001.	
143	Office Action issued in U.S. Patent Application No. 09/431,668; Date Mailed: May 24, 2002.	
144	Office Action issued in U.S. Patent Application No. 09/431,684, Restriction Requirement; Mail Date: July 8, 2002.	
145	Office Action issued in U.S. Patent Application No. 09/431,684; Date Mailed: September 9, 2002.	
146	Office Action issued in U.S. Patent Application No. 09/451,596, Restriction Requirement; Mail Date: June 27, 2002.	
147	Office Action issued in U.S. Patent Application No. 09/451,667, Restriction Requirement; Mail Date: June 27, 2002.	
148	Office Action issued in U.S. Patent Application No. 09/451,670; Date Mailed: October 23, 2001.	
149	Office Action issued in U.S. Patent Application No. 09/451,675; Date Mailed: August 2, 2002.	

Examiner Signature	Date Considered
---------------------------	------------------------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /K.A./

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Sheet	7	of	11	Application Number	09/704,838
				Filing Date	November 1, 2000
				First Named Inventor	Richard E. Sloan
				Art Unit	3694
				Examiner Name	Apple, Kirsten Sachwitz
				Attorney Docket Number	10761.0183-05

NONPATENT LITERATURE DOCUMENTS

150	Office Action issued in U.S. Patent Application No. 09/452,273, Restriction Requirement; Date Mailed: July 23, 2002.	
151	Office Action issued in U.S. Patent Application No. 09/452,273; Date Mailed: August 29, 2002.	
152	Office Action issued in U.S. Patent Application No. 09/452,276; Date Mailed: July 18, 2002.	
153	Office Action issued in U.S. Patent Application No. 09/452,280; Date Mailed: September 19, 2002.	
154	Office Action issued in U.S. Patent Application No. 09/520,564; Date Mailed: April 14, 2003.	
155	Office Action issued in U.S. Patent Application No. 09/520,564; Date Mailed: July 1, 2002.	
156	Office Action issued in U.S. Patent Application No. 09/520,580, Advisory Action; Date Mailed: August 6, 2003.	
157	Office Action issued in U.S. Patent Application No. 09/520,580, Advisory Action; Date Mailed: February 9, 2005.	
158	Office Action issued in U.S. Patent Application No. 09/520,580, Advisory Action; Date Mailed: October 6, 2004.	
159	Office Action issued in U.S. Patent Application No. 09/520,580, Notice of Allowance; Date Mailed: December 1, 2005.	
160	Office Action issued in U.S. Patent Application No. 09/520,580; Date Mailed: December 4, 2003.	
161	Office Action issued in U.S. Patent Application No. 09/520,580; Date Mailed: July 25, 2002.	
162	Office Action issued in U.S. Patent Application No. 09/520,580; Date Mailed: June 16, 2004.	
163	Office Action issued in U.S. Patent Application No. 09/520,580; Date Mailed: March 12, 2003.	
164	Office Action issued in U.S. Patent Application No. 09/520,600; Date Mailed: September 26, 2002.	
165	Office Action issued in U.S. Patent Application No. 09/520,938; Date Mailed: February 19, 2003.	
166	Office Action issued in U.S. Patent Application No. 09/520,940 - Decision on Appeal by the Board of Patent Appeals and Interferences; Decided: April 23, 2007.	
167	Office Action issued in U.S. Patent Application No. 09/520,940 - Examiner's Answer before the Board of Patent Appeals and Interferences; Date Mailed: March 21, 2006.	
168	Office Action issued in U.S. Patent Application No. 09/520,940, Advisory Action; Date Mailed: July 12, 2004.	
169	Office Action issued in U.S. Patent Application No. 09/520,940; Date Mailed: April 8, 2005.	
170	Office Action issued in U.S. Patent Application No. 09/520,940; Date Mailed: August 26, 2003.	
171	Office Action issued in U.S. Patent Application No. 09/520,940; Date Mailed: February 25, 2003.	
172	Office Action issued in U.S. Patent Application No. 09/520,940; Date Mailed: January 30, 2004.	
173	Office Action issued in U.S. Patent Application No. 09/520,940; Date Mailed: June 25, 2002.	
174	Office Action issued in U.S. Patent Application No. 09/520,940; Date Mailed: October 5, 2004.	
175	Office Action issued in U.S. Patent Application No. 09/520,943; Date Mailed: March 3, 2010.	
176	Office Action issued in U.S. Patent Application No. 09/520,943, Advisory Action; Date Mailed: March 12, 2004.	
177	Office Action issued in U.S. Patent Application No. 09/520,943, Decision On Appeal Before the Board of Patent Appeals and Interferences, Appeal No. 2007-0868; Decided: February 28, 2008.	

Examiner Signature	Date Considered
--------------------	-----------------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /K.A./

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Sheet	8	of	11	Application Number	09/704,838
				Filing Date	November 1, 2000
				First Named Inventor	Richard E. Sloan
				Art Unit	3694
				Examiner Name	Apple, Kirsten Sachwitz
				Attorney Docket Number	10761.0183-05

NONPATENT LITERATURE DOCUMENTS

178	Office Action issued in U.S. Patent Application No. 09/520,943, Examiner Interview Summary; Date Mailed: October 20, 2009.	
179	Office Action issued in U.S. Patent Application No. 09/520,943, Examiner Interview Summary; Date Mailed: September 19, 2006.	
180	Office Action issued in U.S. Patent Application No. 09/520,943, Examiner's Answer Before the Board of Patent Appeals and Interferences; Date Mailed: November 7, 2005.	
181	Office Action issued in U.S. Patent Application No. 09/520,943, Examiner's Answer Before the Board of Patent Appeals and Interferences; Date Mailed: September 26, 2006.	
182	Office Action issued in U.S. Patent Application No. 09/520,943; Date Mailed: January 13, 2005.	
183	Office Action issued in U.S. Patent Application No. 09/520,943; Date Mailed: January 6, 2009.	
184	Office Action issued in U.S. Patent Application No. 09/520,943; Date Mailed: July 14, 2008.	
185	Office Action issued in U.S. Patent Application No. 09/520,943; Date Mailed: July 19, 2004.	
186	Office Action issued in U.S. Patent Application No. 09/520,943; Date Mailed: July 8, 2009.	
187	Office Action issued in U.S. Patent Application No. 09/520,943; Date Mailed: March 11, 2003.	
188	Office Action issued in U.S. Patent Application No. 09/520,943; Date Mailed: November 18, 2003.	
189	Office Action issued in U.S. Patent Application No. 09/520,944; Date Mailed: March 14, 2003.	
190	Office Action issued in U.S. Patent Application No. 09/521,470; Date Mailed: April 23, 2003.	
191	Office Action issued in U.S. Patent Application No. 09/579,849; Date Mailed: July 25, 2003.	
192	Office Action issued in U.S. Patent Application No. 09/579,852; Date Mailed: March 25, 2003.	
193	Office Action issued in U.S. Patent Application No. 09/579,853; Date Mailed: October 15, 2002.	
194	Office Action issued in U.S. Patent Application No. 09/579,854; Date Mailed: December 18, 2002.	
195	Office Action issued in U.S. Patent Application No. 09/580,214; Date Mailed: February 4, 2003.	
196	Office Action issued in U.S. Patent Application No. 09/580,273, Restriction Requirement; Mail Date: September 8, 2003.	
197	Office Action issued in U.S. Patent Application No. 09/580,273; Date Mailed: April 5, 2005.	
198	Office Action issued in U.S. Patent Application No. 09/580,276; Date Mailed: December 18, 2002.	
199	Office Action issued in U.S. Patent Application No. 09/580,349; Date Mailed: July 25, 2003.	
200	Office Action issued in U.S. Patent Application No. 09/580,350; Date Mailed: July 24, 2003.	
201	Office Action issued in U.S. Patent Application No. 09/580,351; Date Mailed: December 3, 2002.	
202	Office Action issued in U.S. Patent Application No. 09/580,352; Date Mailed: July 8, 2002.	
203	Office Action issued in U.S. Patent Application No. 09/580,353; Date Mailed: July 30, 2003.	
204	Office Action issued in U.S. Patent Application No. 09/580,508; Date Mailed: July 15, 2003.	
205	Office Action issued in U.S. Patent Application No. 09/580,509; Date Mailed: February 27, 2002.	
206	Office Action issued in U.S. Patent Application No. 09/584,165, Restriction Requirement; Mail Date: July 29, 2003.	
207	Office Action issued in U.S. Patent Application No. 09/584,165; Date Mailed: October 8, 2003.	

Examiner Signature	Date Considered
--------------------	-----------------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /K.A./

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

IDS Form PTO/SB/08: Substitute for form 1449A/PTO

Complete if Known

INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				<i>Application Number</i>	09/704,838
				<i>Filing Date</i>	November 1, 2000
				<i>First Named Inventor</i>	Richard E. Sloan
				<i>Art Unit</i>	3694
				<i>Examiner Name</i>	Apple, Kirsten Sachwitz
				<i>Attorney Docket Number</i>	10761.0183-05
				<i>Sheet</i>	9

NONPATENT LITERATURE DOCUMENTS

208	Office Action issued in U.S. Patent Application No. 09/927,560; Date Mailed: May 2, 2007.	
209	Office Action issued in U.S. Patent Application No. 09/927,560; Date Mailed: August 25, 2006.	
210	Office Action issued in U.S. Patent Application No. 09/929,610, Notice of Allowance; Date Mailed: April 5, 2010.	
211	Office Action issued in U.S. Patent Application No. 09/929,610, Examiner Interview Summary; Date Mailed: June 3, 2009.	
212	Office Action issued in U.S. Patent Application No. 09/929,610; Date Mailed: March 4, 2009.	
213	Office Action issued in U.S. Patent Application No. 09/929,610; Date Mailed: March 21, 2007.	
214	Office Action issued in U.S. Patent Application No. 09/929,610; Date Mailed: August 20, 2008.	
215	Office Action issued in U.S. Patent Application No. 09/929,610; Date Mailed: August 25, 2006.	
216	Office Action issued in U.S. Patent Application No. 09/929,735, Advisory Action; Date Mailed: September 14, 2005.	
217	Office Action issued in U.S. Patent Application No. 09/929,735, Examiner Interview Summary; Date Mailed: June 29, 2007.	
218	Office Action issued in U.S. Patent Application No. 09/929,735, Examiner Interview Summary; Date Mailed: November 22, 2004.	
219	Office Action issued in U.S. Patent Application No. 09/929,735, Notice of Allowance with Examiner Interview Summary; Date Mailed: February 15, 2007.	
220	Office Action issued in U.S. Patent Application No. 09/929,735, Notice of Allowance; Date Mailed: April 30, 2007.	
221	Office Action issued in U.S. Patent Application No. 09/929,735; Date Mailed: January 31, 2006.	
222	Office Action issued in U.S. Patent Application No. 09/929,735; Date Mailed: March 5, 2004.	
223	Office Action issued in U.S. Patent Application No. 09/929,735; Date Mailed: March 17, 2003.	
224	Office Action issued in U.S. Patent Application No. 09/929,735; Date Mailed: June 27, 2006.	
225	Office Action issued in U.S. Patent Application No. 09/929,735; Date Mailed: July 6, 2005.	
226	Office Action issued in U.S. Patent Application No. 09/929,735; Date Mailed: September 24, 2003.	
227	Office Action issued in U.S. Patent Application No. 09/929,735; Date Mailed: October 19, 2004.	
228	Office Action issued in U.S. Patent Application No. 09/930,786, Notice of Allowance; Date Mailed: February 19, 2010.	
229	Office Action issued in U.S. Patent Application No. 09/930,786, Notice of Allowance with Examiner Interview Summary; Date Mailed: June 24, 2009.	
230	Office Action issued in U.S. Patent Application No. 09/930,786, Notice of Allowance; Date Mailed: November 12, 2009.	
231	Office Action issued in U.S. Patent Application No. 09/930,786; Date Mailed: February 3, 2009.	
232	Office Action issued in U.S. Patent Application No. 09/930,786; Date Mailed: June 16, 2005.	
233	Office Action issued in U.S. Patent Application No. 09/930,786; Date Mailed: July 27, 2004.	
234	Office Action issued in U.S. Patent Application No. 09/930,786; Date Mailed: November 18, 2004.	
235	Office Action issued in U.S. Patent Application No. 09/930,786; Date Mailed: December 18, 2003.	
236	Office Action issued in U.S. Patent Application No. 09/976,443, Notice of Allowance; Date Mailed: February 17, 2010.	

Examiner Signature	Date Considered
--------------------	-----------------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /K.A./

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Sheet	10	of	11	Application Number	09/704,838
				Filing Date	November 1, 2000
				First Named Inventor	Richard E. Sloan
				Art Unit	3694
				Examiner Name	Apple, Kirsten Sachwitz
				Attorney Docket Number	10761.0183-05

NONPATENT LITERATURE DOCUMENTS

237	Office Action issued in U.S. Patent Application No. 09/976,443, Notice of Allowance; Date Mailed: June 26, 2009.	
238	Office Action issued in U.S. Patent Application No. 09/976,443, Notice of Allowance; Date Mailed: October 29, 2009.	
239	Office Action issued in U.S. Patent Application No. 09/976,443; Date Mailed: January 7, 2009.	
240	Office Action issued in U.S. Patent Application No. 09/976,443; Date Mailed: March 24, 2006.	
241	Office Action issued in U.S. Patent Application No. 09/976,443; Date Mailed: March 29, 2005.	
242	Office Action issued in U.S. Patent Application No. 09/976,443; Date Mailed: April 28, 2003.	
243	Office Action issued in U.S. Patent Application No. 09/976,443; Date Mailed: September 8, 2004.	
244	Office Action issued in U.S. Patent Application No. 09/976,443; Date Mailed: October 4, 2005.	
245	Office Action issued in U.S. Patent Application No. 09/976,443; Date Mailed: November 15, 2006.	
246	Office Action issued in U.S. Patent Application No. 09/976,443; Date Mailed: December 24, 2003.	
247	PALMA-DOS-REIS, A. "Designing Personalized Intelligent Financial Decision Support Systems" Decision Support Systems, Vol. 26, 1999; pgs. 31-47.	
248	Press release, "Kana and Webline Team to Provide Industry's Most Comprehensive Online Customer Interaction Solution"; Business Wire; New York; Apr 20, 1999, pages 1-3, extracted on Internet from http://proquest.umi.com on 03/04/2003.	
249	Press Release, "Webline Communications' Products Selected By Trimark Investments To Increase Service On financial Advis ... Web Site"; Business Wire; March 22, 1999, extracted on Internet from Dialog database on 02/26/2003.	
250	Press Release, "Webline Communications Unveils New Customer Interaction Software Suite for Enabling Interactive E-Commerce and Customer Service" Business Wire, April 20, 1999; pgs. 1-3.	
251	Press Release, "Webline Communications Unveils New Customer Interaction Software Suite for Enabling Interactive E-Commerce and Customer Service", Business Wire; New York; Aug 16, 1999, pages 1-4, extracted on Internet from http://proquest.umi.com on 03/04/2003.	
252	PROBST, G. "Gerez Votre Budget Familial Sur FX-702 P" Micro-Systemes, Apr. 1983; pp. 133, 135, with English abstract.	
253	RACHLIN, R. et al. Accounting and Financial Fundamentals for Nonfinancial Executives. Rachlin, R. and Sweeny, H.W.A. (eds.), AMACOM, New York, 1972; pp. 139-143.	
254	REEVES, J. "Growing Your Practice Beyond Financial Planning: The CPA as Investment Adviser" CPA Journal, September, 1998; pgs. 46-52.	
255	Texas Instruments TI-89 Advanced Graphing Calculator, from http://www.amazon.com , hard-copy printed 03/18/03.	
256	TI-89 and Voyage™ 200PLT product guide, and TI-89/92 Plus Graphing Calculator Tasks, these are evidents of commercial uses (copyright 1995-2003).	
257	VILLEGAS, D. WHIP! Your AutoCAD drawings, From CADalyst, 2/01/1998.	

¹ The search report for PCT/US02/25488 (WO 03/17040) cited, as an "X" document, on June 23, 2002, a press release, "Webline Communications Unveils New Customer Interaction Software Suite for Enabling Interactive E-Commerce and Customer Service", Business Wire; New York; Apr 20, 1999, pages 1-3. It is suspected that the reference was mis-cited by the PCT search organization, because a press release of the same title and from the same source but of a different date (August 16, 1999, not April 20, 1999) was found. The August 16, 1999, press release is attached.

Examiner Signature	Date Considered
--------------------	-----------------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /K.A./

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Sheet	11	of	11	Application Number	09/704,838
				Filing Date	November 1, 2000
				First Named Inventor	Richard E. Sloan
				Art Unit	3694
				Examiner Name	Apple, Kirsten Sachwitz
				Attorney Docket Number	10761.0183-05

NONPATENT LITERATURE DOCUMENTS

258	WALDRON, H.C. "The Game of Life" Limra's Marketfacts, Vol. 16, Issue 5, Sep/Oct 1997. Retrieved from the Internet: http://proquest.umi.com on June 17, 2002; 5 pgs.	
259	WALLER, K.M. "Filling the Knowledge Gap" Journal of Accountancy, Vol. 187, Issue 4, 1999. Retrieved from the Internet: http://proquest.umi.com on June 21, 2002; 5 pgs.	
260	WEVERKA, P. Microsoft Money 98 for Dummies. IDG Books Worldwide, Inc., Foster City, CA, 1997; pgs. 21-29, 59-79, 149-161, and 207-229.	
261	WILLIAMS, D.C. "Automating a Financial Planning Service" ABA Banking Journal, Vol. 77, No. 10, 1985; pgs. 82-84.	

Examiner Signature	/Kirsten Apple/	Date Considered	05/23/2010
-----------------------	-----------------	--------------------	------------

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /K.A./

PTO Notes regarding this form:

¹ Applicant's unique citation designation number (optional).

² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04.

³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3).

⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible.

⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. **DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**